

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-36072-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael Joseph McCaffrey  
25 Britten Road  
Green Village, NJ 07935

Heather Joan McCaffrey  
25 Britten Road  
Green Village, NJ 07935

Social Security No.:

xxx-xx-3485

xxx-xx-4741

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on April 30, 2018.

On 10/9/2018 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable John K. Sherwood on:

Date: September 27, 2019  
Time: 08:30 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,  
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: August 1, 2019

JAN: zlh

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Michael Joseph McCaffrey  
 Heather Joan McCaffrey  
 Debtors

Case No. 17-36072-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 37

Date Rcvd: Aug 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2019.

db/jdb +Michael Joseph McCaffrey, Heather Joan McCaffrey, 25 Britten Road,  
 Green Village, NJ 07935-3001  
 517282529 +Ally, PO BOX 9014, Coppell, TX 75019-9014  
 517343624 +American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 517256665 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 517256669 +CMRE Financial Svcs Inc, 3075 E Imperial Hwy, Suite 200, Brea, CA 92821-6753  
 517256667 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 517256668 +Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040,  
 S Louis, MO 63179-0040  
 517256670 +College of Saint Elizabeth, 2 Convent Road, Morristown, NJ 07960-6923  
 517256674 +Dsnb Bloomingdales, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 517256675 +Harrison Endosurgical Center, 620 Essex Street, 3rd Floor, Harrison, NJ 07029-2134  
 517256676 +JAG Physical Therapy, 461 Main Street, Chatham, NJ 07928-2102  
 517256677 +Madison Dental Assoc., 50 Main Street, Madison, NJ 07940-1893  
 517282534 +Madison Dental Associates, c/o David B Watner Esq, 1129 Bloomfield Ave. #208,  
 West Caldwell, NJ 07006-7123  
 517256678 Overlook Medical Center, P.O. Box 35611, Newark, NJ 07193-5611  
 517256680 Sports Training Physical Therapy, P.O. Box 2090, Tarrytown, NY 10591-9090  
 517256687 +Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475  
 517256688 +Tri-County Orthopedics, P.O. Box 1446, Morristown, NJ 07962-1446  
 517271127 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013  
 517256691 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Hm Mortgage, 8480 Stagecoach Cir,  
 Frederick, MD 21701)  
 517342961 Wells Fargo Bank, N.A., Default Document Processing N9286-01Y, 1000 Blue Gentian Road,  
 Eagan, MN 55121-7700

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 02 2019 00:28:57 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 02 2019 00:28:53 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517256664 +E-mail/Text: ally@ebn.phinsolutions.com Aug 02 2019 00:27:01 Ally Financial,  
 Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901  
 517256666 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 02 2019 00:35:04 Capital One,  
 Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
 517256671 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 02 2019 00:28:41 Comenity Bank,  
 Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
 517256672 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 02 2019 00:28:41 Comenity Bank/Talbots,  
 Po Box 182125, Columbus, OH 43218-2125  
 517256673 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Aug 02 2019 00:29:43  
 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679  
 517256679 +E-mail/Text: clientservices@simonsagency.com Aug 02 2019 00:29:38 Simons Agency Inc,  
 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
 517256681 +E-mail/PDF: gecsedirecoverycorp.com Aug 02 2019 00:34:57 Synch Bank/American Eagle,  
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 517256682 +E-mail/PDF: gecsedirecoverycorp.com Aug 02 2019 00:35:37 Synch/Lord & Taylor,  
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 517256683 +E-mail/PDF: gecsedirecoverycorp.com Aug 02 2019 00:34:57 Synchrony Bank/Care Credit,  
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 517256684 +E-mail/PDF: gecsedirecoverycorp.com Aug 02 2019 00:35:38 Synchrony Bank/Gap,  
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 517256685 +E-mail/PDF: gecsedirecoverycorp.com Aug 02 2019 00:35:39 Synchrony Bank/Lowes,  
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 517256686 +E-mail/PDF: gecsedirecoverycorp.com Aug 02 2019 00:34:57 Synchrony Bank/PayPal Cr,  
 Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060  
 517379403 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 02 2019 00:35:18 Verizon,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517256689 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 02 2019 00:26:54  
 Verizon Wireless, Attn: Bankruptcy Administration, 500 Technology Drive #550,  
 Saint Charles, MO 63304-2225  
 517256690 +E-mail/Text: vci.bkcy@vwcredit.com Aug 02 2019 00:29:08 Volkswagen Credit, Inc, Po Box 3,  
 Hillsboro, OR 97123-0003

TOTAL: 17

District/off: 0312-2

User: admin  
Form ID: 185

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Total Noticed: 37

Date Rcvd: Aug 01, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517473663\* +College of Saint Elizabeth, 2 Convent Road, Morristown, NJ 07960-6923

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 03, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2019 at the address(es) listed below:

Andy Winchell on behalf of Debtor Michael Joseph McCaffrey andy@winchlaw.com,  
awinchellecf@gmail.com/katharine@winchlaw.com  
Andy Winchell on behalf of Plaintiff Michael Joseph McCaffrey andy@winchlaw.com,  
awinchellecf@gmail.com/katharine@winchlaw.com  
Andy Winchell on behalf of Joint Debtor Heather Joan McCaffrey andy@winchlaw.com,  
awinchellecf@gmail.com/katharine@winchlaw.com  
Brian Patrick Matthews on behalf of Defendant WELLS FARGO BANK BMatthews@reedsmith.com  
Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, NA cwohrlab@LOGS.com,  
njbancruptcynotifications@logs.com  
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com,  
bkggroup@kmlawgroup.com  
John O. Lukanski on behalf of Creditor WELLS FARGO BANK, NA rfriedman@reedsmith.com,  
jlukanski@reedsmith.com  
John O. Lukanski on behalf of Defendant WELLS FARGO BANK rfriedman@reedsmith.com,  
jlukanski@reedsmith.com  
Leidy J Gutierrez on behalf of Defendant WELLS FARGO BANK lgutierrez@reedsmith.com  
Leidy J Gutierrez on behalf of Creditor WELLS FARGO BANK, NA lgutierrez@reedsmith.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com  
Thomas R. Dominczyk on behalf of Creditor Ally Bank tdominczyk@mauricewutscher.com,  
thomas-dominczyk-5025@ecf.pacerpro.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14